Quick-Start Budget
Your first budget! It’s also the simplest, so you can relax now.

It’s time to get your feet wet with budgeting.
This form is only one page, but it will show you how much money you need every month to cover necessities. While your mortgage or rent is listed here, we won’t get into the details of your credit card bills, student loans, car payments and any other debt yet. The Quick-Start Budget is just your starting point.

Step 1
Write down what you’re spending for the month in each of the categories listed (A). If you don’t know exactly, just make your best guess. We’re keeping it simple for now.

Step 2
Write the total for each category in the Total box (B) and move on to the next category. See? Easy!

Step 3
Add up all eight of your total boxes and enter that number at the bottom in the Category Totals box (C). This shows you how much you’re spending in a month for your basic necessities, not including any kind of debt. We’ll get to all that later.
### Quick-Start Budget

*Taking control of your money starts here!*

#### CHARITY
- **Budgeted**
  - Tithes

#### FOOD
- **Budgeted**
  - Groceries

#### SAVING
- **Budgeted**
  - Emergency Fund
  - Other ___________

#### HOUSING
- **Budgeted**
  - First Mortgage/Rent
  - Second Mortgage
  - Real Estate Taxes
  - Repairs/Maint.
  - Homeowner/Renter Ins.

#### UTILITIES
- **Budgeted**
  - Electricity
  - Gas
  - Water
  - Trash
  - Phone/Mobile
  - Internet
  - Cable

#### CLOTHING
- **Budgeted**
  - Adults
  - Children

#### TRANSPORTATION
- **Budgeted**
  - Car Payment
  - Car Payment
  - Gas & Oil
  - Repairs & Tires
  - Auto Insurance

#### PERSONAL
- **Budgeted**
  - Life Insurance
  - Health Insurance
  - Disability Insurance
  - Child Care/Sitter
  - Entertainment
  - Other ___________
  - Other ___________

#### CATEGORY TOTALS

Add up budgeted column & enter here

Add up totals from all categories

These icons represent good options for cash envelopes

Sign in to FPU Central at daveramsey.com to download this form and explore our other online budgeting tools!